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# Why Cost should not be the only factor for opting for Motor Insurance



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When choosing motor insurance, it's natural to focus on the premium. A cheaper policy often looks appealing because it promises instant savings. But the truth is, what seems like a bargain today can quickly turn into a costly mistake tomorrow. The real measure of insurance isn't how little you pay upfront if it's how well it protects you when the unexpected happens. Here's why cutting corners on insurance often

costs more in the long run. The Illusion of Savings: Saving money with a cheaper motor insurance policy can be misleading. Low premiums may look good at first, but they often come with hidden risks. These budget plans usually limit coverage, leaving you with fewer protections when you need them most. Many also exclude important benefits like accident forgiveness, roadside assistance, or coverage for passengers' belongings. What seems like a smart saving today can quickly turn into an expensive surprise after an accident.

**What Happens After an Accident:** After an accident, the real cost of cheap motor insurance quickly shows up. Repairs may not be fully covered, as some policies limit you to certain garages or cap expenses, leaving you with poor-quality work or extra bills. Premiums

can also rise sharply after a claim even if the accident wasn't your fault turning small savings into years of higher payments. On top of that, limited coverage often means paying out-of-pocket for things like towing, medical bills, or other costs you thought were included. What seemed affordable at first can easily become a heavy financial burden once an accident happens.

**The Long-Term Impact:** Accidents don't just affect your car they affect your record. A claim can stay on your file for years, and with a cheap policy, you'll feel the financial pinch every renewal cycle. What looked like a bargain quickly becomes a burden.

**Why Comprehensive Coverage Is Worth It**

**- Broader Protection:** Goes beyond basic accident coverage to include theft, fire, natural disasters, vandalism, and even damage caused by uninsured or underinsured drivers. This

ensures you're protected in almost any situation.

**- Better Repair Options:** Comprehensive policies give you the freedom to choose trusted garages and often cover genuine spare parts, ensuring quality repairs without restrictive caps or compromises. With the Eco Assure Repair Plan, you also benefit from an environmentally conscious approach repairs are carried out using sustainable practices, energy-efficient processes, and eco-friendly materials wherever possible. This means you not only get reliable service and genuine parts but also contribute to reducing your vehicle's carbon footprint.

**- Financial Security:** Protects you from sudden, large out-of-pocket expenses. Whether it's towing charges, medical bills, or replacement costs, comprehensive coverage cushions you against unexpected financial shocks.

**- Stable Premiums:** Many comprehensive plans include no-claim bonuses, helping you avoid steep premium hikes after a claim and rewarding safe driving over time. With the NCB Protection add-on cover, you can safeguard your accumulated bonus even after making a claim. This means your premiums remain stable, and you continue to enjoy long-term savings without losing the rewards of your safe driving record.

**- Convenience & Support:** Comprehensive policies often come with extras like roadside assistance, rental car coverage, and faster claim settlements, making the recovery process smoother and less stressful.

**- Coverage for Non-Collision Events:** Unlike basic insurance, comprehensive plans cover incidents like falling objects, floods, or fire damage risks that are unpredictable but

potentially very costly.

**- Value Retention:** Some comprehensive policies include features like zero depreciation cover, which ensures you get the full claim value without deductions for wear and tear, helping preserve your car's value.

**Add-Ons That Strengthen Your Policy**  
When you choose comprehensive coverage, you can make it even stronger by adding optional protections that cover specific risks. While Own Damage coverage provides a solid foundation, it comes with its own limits, which can leave you facing higher out-of-pocket expenses during claims. This is why add-ons play such an important role.

**A Zero Depreciation Cover** ensures you receive the full claim value without deductions for wear and tear, making it especially valuable for newer cars. **Engine Protection** shields

you from expensive repairs caused by flooding, oil leakage, or mechanical breakdowns that standard coverage may not fully address. **Return to Invoice (RTI) Cover** reimburses the full invoice value of your car in case of total loss or theft, helping you recover more than just the depreciated market value.

**Consumables Cover** takes care of small but essential items like nuts, bolts, lubricants, and oils, which are often excluded from standard claims, while **Tyre Protection** covers repair or replacement costs for accidental damage to tyres and tubes. **Roadside Assistance** provides immediate help during breakdowns, towing, or emergencies, giving you peace of mind on long drives, and **Personal Accident Cover** offers financial support for medical expenses or disability, protecting not just your vehicle but also

you and your loved ones. Together, these add-ons bridge the gaps left by Own Damage coverage and ensure that your comprehensive policy truly acts as a complete safety net, minimizing unexpected expenses and covering you from every angle.

Cheap motor insurance may save you money upfront, but it often leaves you exposed to bigger costs later. Comprehensive coverage, especially with the right add-ons, gives you wider protection, financial security, and peace of mind. In the end, the smarter choice is not the lowest premium, but the policy that truly protects you when you need it most.

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